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NEVADA DIVISION OF INSURANCE

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Division of Insurance Offers Three Insurance Tips to Stay Protected on the Road

CARSON CITY – Just because you have auto insurance it doesn't mean you have all the protection you might want.

Nevada drivers need to understand that the minimum liability insurance required by Nevada law may not fully protect them. This coverage takes effect only if you are liable for an accident and it pays for the injuries to others or damages to their property.

This coverage does not compensate you and your passengers for medical expenses resulting from an accident with a driver who does not have insurance.

To protect yourself and your passengers, consider buying uninsured/underinsured motorist coverage. If you or your passengers are injured in an accident in which the other driver is at fault and either does not have insurance (uninsured) or does not have enough insurance (underinsured) to pay all of your loss, this coverage pays for the medical costs of you and your passengers.

Another valuable coverage to protect you and the passengers in your car is medical payments, also known as "MedPay." This pays for treating injuries to you and your passengers without regard to fault. It also pays for treating injuries resulting from being struck as a pedestrian by a motor vehicle.

This coverage is available beginning at limits of \$1,000, and may be purchased at higher limits. It provides a way for quick payment of medical bills without having to deal with the courts or waiting for another insurance company.

"It is tempting to cut out extra insurance costs during these trying economic times," said Insurance Commissioner Scott J. Kipper. "But I recommend that you also consider the cost of an emergency room visit or medical treatment for injuries resulting from an accident."

Contact your insurance agent or company to find out more about these coverages.

Be aware that your auto insurance policy expires at 12:01 a.m. on the expiration date. This can be confusing because you may expect to have coverage on the expiration date. You're actually only covered for the first minute of that day.

Give yourself plenty of time to shop around and take action before your current policy expires. A lapse in coverage may leave you without protection in the event of an accident as well as possible Department of Motor Vehicle fines.

If you have questions or concerns about insurance contact the Nevada Division of Insurance at DOI.NV.GOV or call (888) 872-3234.

About the Nevada Division of Insurance

The Nevada Division of Insurance protects the rights of Nevada consumers and ensures the financial solvency of insurers. The Division investigated nearly 2,000 consumer complaints during 2011. The total premium dollar amount of all lines of insurance in Nevada for 2010 was approximately \$11 billion. The Division is an accredited member of the National Association of Insurance Commissioners, a national organization comprised of state insurance regulators dedicated to the development of good public policy in insurance. For more information about the Division of Insurance, visit DOI.NV.GOV.

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